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PATENT
5384/55446
MWE No. 632880386

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Wells et al.)
Serial No.: 10/717,428) Art Unit: 3624
Filed: November 19, 2003)
For: **METHOD AND SYSTEM FOR**)
PROCESSING CHECKS)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on 7-28, 2004.

Charles T. Riggs, Jr. 7-28-04
Charles T. Riggs, Jr. Reg. No. 37,430 Date

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT
IN ACCORDANCE WITH 37 C.F.R. §1.97 AND §1.99

Dear Sir:

In accordance with §§1.97 and 1.98 of the Rules of Practice, Applicant hereby submits the following statement consisting of:

I. A list of patents (and attached form PTO/SB/08A), and

II. General Remarks

A copy of each listed reference is enclosed herewith.

I.
U.S. Patents

<u>U.S. Patent No.</u>	<u>Date of Issue</u>	<u>Patentee(s)</u>
1. 5,790,260	08-04-1998	Myers
2. 4,194,685	03-25-1980	Hill et al.
3. 6,381,342	04-30-2002	Foley
4. 5,067,088	11-19-1991	Schneiderman
5. 5,317,654	05-31-1994	Perry et al.
6. 5,510,997	04-23-1996	Hines et al.
7. 4,989,852	02-05-1991	Gunther, Jr.
8. 6,240,334	05-29-2001	Duke et al.
9. 5,220,770	06-22-1993	Szewczyk et al.
10. 5,276,628	01-04-1994	Schneiderman
11. 5,207,412	05-04-1993	Coons, Jr. et al.
12. 5,204,811	04-20-1993	Bednar et al.
13. 5,930,778	07-27-1999	Geer
14. 5,754,434	05-19-1998	Delfer et al.
15. 5,523,954	06-04-1996	Weaver et al.
16. 5,642,288	06-24-1997	Leung et al.
17. 5,033,725	07-23-1991	van Duursen
18. 5,039,075	08-13-1991	Mayer
19. 5,031,891	07-16-1991	Kobler et al.
20. 6,019,282	02-01-2000	Thompson et al.
21. 4,773,359	03-22-1998	Luperti et al.

II.

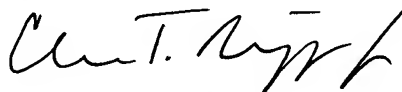
General Remarks

It is submitted that the claims of the subject application are patentably distinguishable over the patents cited herein. It is respectfully requested that these patents be considered and made of record in the present application.

A postcard is enclosed evidencing receipt of the above.

Respectfully submitted,

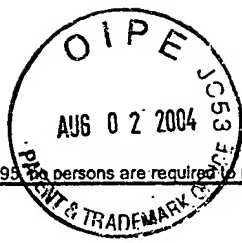
PATULA & ASSOCIATES, P.C.



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1P556



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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	10/717,428
Filing Date	November 19, 2003
First Named Inventor	Wells et al.
Art Unit	3624
Examiner Name	
Attorney Docket Number	5384/55446

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	1	US- 5,790,260	08-04-1998	Myers	
	2	US- 4,194,685	03-25-1980	Hill et al.	
	3	US- 6,381,342	04-30-2002	Foley	
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	7	US- 4,989,852	02-05-1991	Gunther, Jr.	
	8	US- 6,240,334	05-29-2001	Duke et al.	
	9	US- 5,220,770	06-22-1993	Szewczyk et al.	
	10	US- 5,276,628	01-04-1994	Schneiderman	
	11	US- 5,207,412	05-04-1993	Coons, Jr. et al.	
	12	US- 5,204,811	04-20-1993	Bednar et al.	
	13	US- 5,930,778	07-27-1999	Geer	
	14	US- 5,754,434	05-19-1998	Delfer et al.	
	15	US- 5,523,954	06-04-1996	Weaver et al.	
	16	US- 5,642,288	06-24-1997	Leung et al.	
	17	US- 5,033,725	07-23-1991	van Duursen	
	18	US- 5,039,075	08-13-1991	Mayer	
	19	US- 5,031,891	07-16-1991	Kobler et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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